

**FACTORS INFLUENCING THE USE OF SMART CARDS IN
PUBLIC SERVICE VEHICLES INDUSTRY IN KENYA
(A CASE OF MATATU WELFARE ASSOCIATION)**

BY

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ABSTRACT

The study will be focused on the factors influencing the use of smart cards in the public service vehicle in Kenya with specific reference to Matatu Welfare Association. The specific objectives of the study will be to establish the effects of security, governed policy, technology and convenience in the use of smart cards in public vehicles. The study will be of importance to the management of matatu welfare association, other related association and researchers. The researcher will face the challenges of lack of cooperation between the respondents and confidentiality.

The study will use descriptive research design and stratified random sampling procedure to select the sample that will represent the entire population. The researcher will target 198 respondents from the three levels of management and a sample size of 99 respondents. Questionnaire administration will be the main method of data collection. Then the results will be analyzed by use of both qualitative and quantitative techniques which will involve the use of tables and charts for easy interpretation.

The researcher has analyzed & interpreted all the data collected and presented it in tables and piecharts.

The study found out that advancement of technology has increased the efficiency, effectiveness use of smart cards. It also found that smart cards offer convenience as a payment system. The study concludes that the transport sector is adopting smart card payment as a way of improving the payment transactions for the passengers.